



Effective: 8/28/19 11:51 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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WesLend Fixed Agency - LP Only

1001-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	99.240	99.165	99.108	99.076	3.000	99.987	99.918	99.865	99.844	2.750	100.183	100.127	100.076	99.859
3.125	100.190	100.020	99.958	99.763	3.125	100.570	100.506	100.448	100.432	2.875	100.641	100.587	100.542	100.328
3.250	100.872	100.771	100.709	100.421	3.250	101.077	101.019	100.955	100.945	3.000	101.267	101.217	101.171	100.964
3.375	101.496	101.401	101.339	101.028	3.375	101.658	101.584	101.456	101.415	3.125	101.776	101.726	101.680	101.494
3.500	101.909	101.847	101.785	101.541	3.500	102.017	101.943	101.819	101.819	3.250	102.190	102.066	101.981	101.859
3.625	102.334	102.211	102.149	102.056	3.625	102.547	102.467	102.352	102.321	3.375	102.502	102.392	102.310	102.224
3.750	102.464	102.429	102.395	101.788	3.750	102.985	102.913	102.829	102.803	3.500	102.736	102.596	102.514	102.459
3.875	102.937	102.902	102.868	102.300	3.875	103.348	103.354	103.264	103.243	3.625	103.548	103.373	103.224	102.647
4.000	103.349	103.314	103.280	102.776	4.000	103.854	103.754	103.659	103.643	3.750	103.487	103.312	103.213	103.022
4.125	103.600	103.459	103.424	103.212	4.125	104.086	104.103	104.002	103.992	3.875	103.492	103.431	103.349	103.340
4.250	103.540	103.456	103.456	102.586	4.250	103.979	103.921	103.815	103.774	4.000	103.928	103.753	103.654	103.568
4.375	103.905	103.797	103.797	103.049	4.375	104.297	104.359	104.249	104.213	4.125	104.523	104.376	104.330	103.697
4.500	104.247	104.129	104.129	103.466	4.500	104.662	104.730	104.615	104.584	4.250	104.703	104.542	104.496	104.111
4.625	104.369	104.364	104.364	103.754	4.625	104.853	104.927	104.806	104.781	4.375	104.905	104.851	104.806	104.455
4.750	104.543	104.425	104.425	103.481	4.750	104.971	105.055	104.929	104.873	4.500	105.006	104.952	104.907	104.698
4.875	104.921	104.803	104.803	103.883	4.875	105.379	105.468	105.337	105.286	4.625	105.003	104.948	104.903	103.953
5.000	105.148	105.030	105.030	104.244	5.000	105.709	105.804	105.667	105.622	4.750	105.000	104.945	104.901	104.279
5.125	105.266	105.148	105.148	104.562	5.125	105.938	106.038	105.896	105.856	4.875	104.999	104.943	104.899	104.505
5.250	105.489	105.489	105.489	104.845	5.250	106.051	106.161	106.014	105.942	5.000	104.998	104.942	104.899	104.674
5.375	105.335	105.445	105.288	105.207	5.375	106.200	106.200	106.200	106.200	5.125	102.781	102.725	102.592	102.504
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					5.750				

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	620-639
Rate & Term Refinance	0	0	0	0	0	0	0	0	0
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	1.35
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	2.63
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	N/A
Manufactured	0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8	1.8
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225
Zone 8: HI	-0.250

Wholesale Fee Buyout Option Price Adjustor

\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
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WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.787	101.676	101.668	101.658	2.875	99.788	99.807	99.744	99.754
3.750	102.126	102.099	102.074	102.045	3.000	100.250	100.238	100.203	100.194
3.875	102.509	102.495	102.470	102.441	3.125	100.677	100.668	100.632	100.624
4.000	102.962	102.969	102.944	102.915	3.250	102.140	102.134	102.098	102.089
4.125	102.937	102.932	102.907	102.878	3.375	102.462	102.458	102.429	102.420
4.250	102.923	102.931	102.889	102.840	3.500	102.524	102.517	102.489	102.481
4.375	103.194	103.203	103.161	103.112	3.625	102.564	102.532	102.536	102.508
4.500	103.398	103.409	103.367	103.318	3.750	103.109	103.080	103.084	103.056
4.625	103.392	103.407	103.365	103.316	3.875	103.291	103.260	103.261	103.233
4.750	103.401	103.477	103.417	103.349	4.000	103.624	103.594	103.595	103.567
4.875	103.650	103.726	103.667	103.598	4.125	103.140	103.083	103.081	103.033
5.000	103.736	103.765	103.689	103.601	4.250	103.627	103.572	103.568	103.520
5.125	103.725	103.756	103.680	103.592	4.375	103.963	103.912	103.903	103.855
5.250	104.097	104.128	104.052	103.964	4.500	102.409	102.325	102.273	102.204
5.375	104.294	104.311	104.218	104.111	4.625	102.830	102.749	102.693	102.625
5.500	104.529	104.547	104.454	104.346	4.750				
5.625	104.397	104.416	104.324	104.216	4.875				
5.750	104.696	104.717	104.624	104.516	5.000				
5.875	104.928	104.950	104.857	104.750	5.125				
6.000	105.114	105.135	105.042	104.934	5.250				

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.198	100.028	99.966	99.162	3.250	98.315	97.744	97.643		2.750	99.812	99.769	99.740	
3.375	100.765	100.595	100.533	99.822	3.375	98.911	98.517	98.420		2.875	100.162	100.120	100.091	
3.500	101.148	100.977	100.915	100.385	3.500	99.291	99.217	99.127		3.000	100.593	100.551	100.522	
3.625	101.331	101.161	101.099	100.812	3.625	99.976	99.917	99.831		3.125	100.978	100.935	100.906	
3.750	101.633	101.492	101.458	101.337	3.750	100.882	100.811	100.677		3.250	101.193	101.149	101.113	
3.875	102.091	102.091	101.996	101.965	3.875	101.322	101.254	101.130		3.375	101.474	101.430	101.393	
4.000	102.586	102.591	102.492	102.466	4.000	101.777	101.742	101.629		3.500	101.839	101.795	101.759	
4.125	102.916	102.926	102.822	102.801	4.125	101.777	101.741	101.621		3.625	102.127	102.083	102.046	
4.250	102.398	102.398	102.288	102.235	4.250	101.758	101.720	101.590		3.750	102.380	102.336	102.299	
4.375	102.936	102.993	102.878	102.830	4.375	102.052	102.015	101.890		3.875	102.401	102.363	102.326	
4.500	103.380	103.443	103.322	103.280	4.500	102.276	102.240	102.122		4.000	102.677	102.644	102.608	
4.625	103.684	103.753	103.627	103.590	4.625	102.300	102.264	102.148		4.125	103.152	103.108	103.071	
4.750	103.173	103.191	103.060	102.991	4.750	102.307	102.275	102.181		4.250	103.223	103.191	103.154	
4.875	103.662	103.745	103.609	103.546	4.875	102.361	102.330	102.241		4.375	103.440	103.407	103.370	
5.000	104.081	104.170	104.029	103.970	5.000	102.331	102.322	102.288		4.500	103.509	103.477	103.440	
5.125	104.334	104.428	104.282	104.229	5.125	102.526	102.488	102.459		4.625	103.618	103.585	103.548	
					5.250	102.512	102.474	102.445		4.750	103.373	103.308	103.253	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.596	99.554	99.525	
2.875	99.947	99.904	99.875	
3.000	100.377	100.335	100.306	
3.125	100.762	100.720	100.691	
3.250	100.978	100.934	100.897	
3.375	101.258	101.214	101.177	
3.500	101.624	101.580	101.543	
3.625	101.911	101.867	101.831	
3.750	102.164	102.120	102.084	
3.875	102.186	102.147	102.110	
4.000	102.462	102.429	102.392	
4.125	102.936	102.892	102.856	
4.250	103.008	102.975	102.938	
4.375	103.224	103.191	103.155	
4.500	103.294	103.261	103.224	
4.625	103.402	103.369	103.333	
4.750	102.622	102.560	102.524	

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other \$	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99		6100-99							6200-99							6300-99						
Rate	15 Day	30 Day	45 Day	60 Day						Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.750	100.708	100.398	100.255							3.250	102.367	102.297	102.229	102.177	2.750	100.641	100.599	100.564	100.542			
2.875	101.068	100.802	100.727							3.375	102.802	102.739	102.665	102.618	2.875	101.017	100.980	100.940	100.924			
3.000	101.734	101.351	101.277							3.500	103.199	103.141	103.062	103.020	3.000	101.382	101.351	101.306	101.294			
3.125	102.385	101.890	101.815							3.625	103.608	103.556	103.472	103.435	3.125	101.734	101.709	101.658	101.652			
3.250	102.879	102.401	102.326	102.177						3.750	103.994	103.947	103.858	103.827	3.250	102.162	102.045	101.989	101.988			
3.375	103.478	102.739	102.665	102.618						3.875	103.499	103.414	103.320	103.255	3.375	102.585	102.208	102.147	102.117			
3.500	104.012	103.141	103.062	103.020						4.000	103.804	103.755	103.682	103.584	3.500	103.007	102.551	102.485	102.461			
3.625	104.460	103.556	103.472	103.435						4.125	104.254	104.205	104.131	103.969	3.625	103.424	102.869	102.798	102.779			
3.750	104.345	103.947	103.858	103.827						4.250	104.532	104.506	104.396	104.347	3.750	103.342	103.347	103.271	103.224			
3.875	104.340	103.799	103.320	103.255						4.375	103.730	103.687	103.635	103.468	3.875	103.669	103.679	103.597	103.556			
4.000	104.808	104.313	103.682	103.584						4.500	104.200	104.156	104.104	103.758	4.000	103.981	103.997	103.910	103.874			
4.125	105.208	104.498	104.131	103.969						4.625	104.685	104.642	104.590	104.154	4.125	104.273	104.294	104.202	104.171			
4.250	104.916	104.506	104.396	104.347						4.750	104.721	104.747	104.616	104.549	4.250	104.556	104.583	104.486	104.460			
4.375	104.801	104.503	103.635	103.468						4.875	104.613	104.570	104.546	103.918	4.375	104.457	104.428	104.326	104.267			
4.500	105.271	104.841	104.104	103.758						5.000	104.915	104.872	104.848	104.177	4.500	104.741	104.718	104.610	104.557			
4.625	105.706	105.053	104.590	104.154						5.125	105.360	105.317	105.293		4.625	104.700	104.657	104.619				
4.750	105.417	105.105	104.616	104.549						5.250	104.451	104.408	104.384		4.750	103.590	103.547	103.512				
4.875	105.754	105.107	104.546	103.918						5.375	104.700	104.657	104.633		4.875	103.958	103.915	103.880				
5.000	106.056	105.361	104.848	104.177						5.500	105.203	105.160	105.136		5.000	104.325	104.282	104.246				
5.125	106.317	105.369	105.293							5.625	105.464	105.421	105.397		5.125	104.691	104.648	104.612				

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day					
3.250	102.367	102.297	102.229	102.177					
3.375	102.802	102.739	102.665	102.618					
3.500	103.199	103.141	103.062	103.020					
3.625	103.608	103.556	103.472	103.435					
3.750	103.994	103.947	103.858	103.827					
3.875	103.499	103.414	103.320	103.255					
4.000	103.804	103.755	103.682	103.584					
4.125	104.254	104.205	104.131	103.969					
4.250	104.532	104.506	104.396	104.347					
4.375	103.730	103.687	103.635	103.468					
4.500	104.200	104.156	104.104	103.758					
4.625	104.685	104.642	104.590	104.154					
4.750	104.721	104.747	104.616	104.549					
4.875	104.613	104.570	104.546	103.918					
5.000	104.915	104.872	104.848	104.177					
5.125	105.360	105.317	105.293						
5.250	104.451	104.408	104.384						
5.375	104.700	104.657	104.633						
5.500	105.203	105.160	105.136						
5.625	105.464	105.421	105.397						

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
Zone 6: AR, FL, MT	0.150

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	101.341	101.272	101.204		2.750	99.531	99.514	99.502		
3.375	101.688	101.624	101.550		2.875	99.972	99.955	99.942		
3.500	102.001	101.931	101.852		3.000	100.400	100.383	100.371		
3.625	102.395	102.108	102.024		3.125	100.823	100.807	100.794		
3.750	102.361	102.287	102.198		3.250	101.234	101.218	101.205		
3.875	102.321	102.278	102.184		3.375	101.137	101.120	101.108		
4.000	102.697	102.532	102.433		3.500	101.561	101.545	101.532		
4.125	102.836	102.720	102.616		3.625	101.988	101.972	101.959		
4.250	102.939	102.912	102.802		3.750	102.405	102.389	102.376		
4.375	103.007	102.292	102.240		3.875	102.255	102.251	102.225		
4.500	102.965	102.561	102.541		4.000	102.580	102.576	102.551		
4.625	103.145	102.867	102.847		4.125	102.913	102.909	102.883		
4.750	103.337	103.165	103.145		4.250	103.262	103.258	103.233		
4.875	102.857	102.817	102.837		4.375	101.690	101.648	101.597		
5.000	103.357	103.139	103.159		4.500	102.025	101.982	101.932		
5.125	103.511	103.471	103.491		4.625	102.303	102.261	102.210		
5.250	103.846	103.805	103.826		4.750	102.564	102.522	102.471		
5.375	103.161	103.149	103.183		4.875					
5.500	103.098	103.186	103.024		5.000					
5.625	103.348	103.305	101.154		5.125					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ,	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM							
Margin 2.000		Caps 1/1/1		Index: 1 year CMT		Margin 2.000		Caps 1/1/5		Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	96.880	96.857	96.826	2.750	96.880	96.857	96.826				
2.875	97.154	97.137	97.101	2.875	97.154	97.137	97.101				
3.000	100.456	100.393	100.331	3.000	100.456	100.393	100.331				
3.125	100.855	100.792	100.730	3.125	100.855	100.792	100.730				
3.250	101.245	101.182	101.120	3.250	101.245	101.182	101.120				
3.375	101.310	101.247	101.185	3.375	101.310	101.247	101.185				
3.500	101.700	101.637	101.575	3.500	101.700	101.637	101.575				
3.625	102.090	102.027	101.965	3.625	102.090	102.027	101.965				
3.750	102.481	102.418	102.356	3.750	102.481	102.418	102.356				
3.875	102.522	102.459	102.397	3.875	102.522	102.459	102.397				
4.000	102.913	102.850	102.788	4.000	102.913	102.850	102.788				
4.125	103.305	103.242	103.180	4.125	103.305	103.242	103.180				
4.250	103.697	103.634	103.572	4.250	103.697	103.634	103.572	99.533			99.533
4.375	102.981	102.918	102.856	4.375	102.981	102.918	102.856				
4.500	103.371	103.308	103.246	4.500	103.371	103.308	103.246				
4.625	103.767	103.704	103.642	4.625	103.767	103.704	103.642				
4.750	104.000	104.000	104.000	4.750	104.000	104.000	104.000				
4.875				4.875							
5.000				5.000							
5.125				5.125							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

Zone 1: PA, TX	0.125
Zone 2: CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4: AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5: CA, NV	-0.125

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.554	99.530	99.507		3.250	99.895	99.872	99.849		
3.375	100.175	100.152	100.128		3.375	100.355	100.331	100.308		
3.500	100.583	100.559	100.536		3.500	100.638	100.615	100.591		
3.625	100.993	100.970	100.946		3.625	101.214	101.191	101.167		
3.750	101.092	101.068	101.045		3.750	101.635	101.612	101.588		
3.875	101.593	101.570	101.546		3.875	101.971	101.947	101.924		
4.000	101.999	101.976	101.952		4.000	102.329	102.306	102.283		
4.125	102.289	102.266	102.242		4.125	102.517	102.493	102.470		
4.250	102.396	102.373	102.350		4.250	102.637	102.614	102.590		
4.375	102.759	102.736	102.712		4.375	102.954	102.931	102.907		
4.500	103.099	103.075	103.052		4.500	103.199	103.176	103.153		
4.625	103.234	103.211	103.187		4.625	103.281	103.258	103.234		
4.750	103.515	103.492	103.468		4.750	103.677	103.654	103.631		
4.875	103.890	103.867	103.843		4.875	104.022	103.999	103.976		
5.000					5.000	104.203	104.179	104.156		
5.125					5.125	104.289	104.265	104.242		
5.250					5.250	104.547	104.524	104.501		
5.375					5.375					
5.500					5.500					
5.625					5.625					

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150	Re-Lock	0.125
10 Day	0.250		
15 Day	0.375		

Price Adjustments									
Risk Based Adjustments (Terms > 15 years only)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters	
Value	Adjustment
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing			
LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61

≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55

Premium Adjustments									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments	
Zone	Adjustment
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI< IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other \$	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.700	99.579	99.570	99.561
		3.375	100.259	100.142	100.134	100.124
		3.500	101.923	101.809	101.801	101.791
		3.625	102.249	102.138	102.130	102.120
		3.750	102.589	102.562	102.537	102.508
		3.875	102.972	102.958	102.933	102.904
		4.000	103.425	103.432	103.407	103.378
		4.125	103.400	103.395	103.370	103.341
		4.250	103.381	103.389	103.347	103.298
		4.375	103.651	103.660	103.618	103.569
		4.500	103.855	103.866	103.824	103.775
		4.625	103.849	103.864	103.822	103.773
		4.750	104.134	104.210	104.150	104.082
		4.875	104.383	104.459	104.400	104.331
		5.000	104.469	104.498	104.422	104.334
		5.125	105.025	105.056	104.980	104.892
		5.250	105.396	105.427	105.351	105.263
		5.375	105.594	105.611	105.518	105.411
		5.500	105.829	105.847	105.754	105.646
		5.625	106.399	106.418	106.326	106.218

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)									
	≤60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yr	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - All LPMI Products										
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59	
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88	
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31	
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2	
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49	
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94	
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55	
Premium Adjustments										
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82	
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53	
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25	
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49	

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI< IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k

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WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.428	99.418	99.388	2.750	99.797	99.786	99.749	2.750	99.391	99.372	99.336	2.750	99.391	99.372	99.336	2.750	99.391	99.372	99.336	2.750	99.391	99.372	99.336
2.875	99.724	99.715	99.679	2.875	100.148	100.138	100.097	2.875	99.783	99.768	99.727	2.875	99.783	99.768	99.727	2.875	99.783	99.768	99.727	2.875	99.783	99.768	99.727
3.000	100.020	100.013	99.972	3.000	100.497	100.490	100.443	3.000	100.175	100.162	100.116	3.000	100.175	100.162	100.116	3.000	100.175	100.162	100.116	3.000	100.175	100.162	100.116
3.125	100.312	100.307	100.260	3.125	100.842	100.838	100.785	3.125	100.562	100.552	100.501	3.125	100.562	100.552	100.501	3.125	100.562	100.552	100.501	3.125	100.562	100.552	100.501
3.250	100.581	100.577	100.525	3.250	101.158	101.155	101.098	3.250	100.906	100.899	100.843	3.250	100.906	100.899	100.843	3.250	100.906	100.899	100.843	3.250	100.906	100.899	100.843
3.375	100.848	100.844	100.787	3.375	101.471	101.470	101.407	3.375	101.245	101.240	101.178	3.375	101.245	101.240	101.178	3.375	101.245	101.240	101.178	3.375	101.245	101.240	101.178
3.500	101.114	101.111	101.049	3.500	101.784	101.784	101.717	3.500	101.583	101.580	101.513	3.500	101.583	101.580	101.513	3.500	101.583	101.580	101.513	3.500	101.583	101.580	101.513
3.625	101.383	101.380	101.313	3.625	102.098	102.100	102.027	3.625	101.921	101.920	101.848	3.625	101.921	101.920	101.848	3.625	101.921	101.920	101.848	3.625	101.921	101.920	101.848
3.750	101.613	101.611	101.539	3.750	102.383	102.386	102.308	3.750	102.225	102.226	102.149	3.750	102.225	102.226	102.149	3.750	102.225	102.226	102.149	3.750	102.225	102.226	102.149
3.875	101.840	101.837	101.760	3.875	102.665	102.669	102.585	3.875	102.526	102.528	102.446	3.875	102.526	102.528	102.446	3.875	102.526	102.528	102.446	3.875	102.526	102.528	102.446
4.000	102.063	102.061	101.978	4.000	102.945	102.950	102.861	4.000	102.824	102.827	102.739	4.000	102.824	102.827	102.739	4.000	102.824	102.827	102.739	4.000	102.824	102.827	102.739
4.125	102.288	102.285	102.197	4.125	103.226	103.232	103.138	4.125	103.122	103.127	103.034	4.125	103.122	103.127	103.034	4.125	103.122	103.127	103.034	4.125	103.122	103.127	103.034
4.250	102.129	102.081	102.037	4.250	100.473	100.435	102.446	4.250	102.355	102.307	102.263	4.250	102.355	102.307	102.263	4.250	102.355	102.307	102.263	4.250	102.355	102.307	102.263
4.375	102.232	102.183	102.140	4.375	100.735	100.697	100.673	4.375	100.369	100.271	102.501	4.375	100.369	100.271	102.501	4.375	100.369	100.271	102.501	4.375	100.369	100.271	102.501
4.500	100.233	100.137	102.404	4.500	100.986	100.948	100.924	4.500	100.497	100.393	100.287	4.500	100.497	100.393	100.287	4.500	100.497	100.393	100.287	4.500	100.497	100.393	100.287
				4.625	101.161	101.123	101.099																

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms	Credit Scores								
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend ARM High Balance												
1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		Caps 5/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750	99.724	99.715	99.684	2.750	100.076	100.064	100.028	2.750	99.690	99.671	99.635	
2.875	100.016	100.008	99.972	2.875	100.423	100.414	100.372	2.875	100.079	100.063	100.022	
3.000	100.306	100.299	100.258	3.000	100.767	100.760	100.713	3.000	100.466	100.454	100.407	
3.125	100.597	100.592	100.546	3.125	101.111	101.106	101.054	3.125	100.850	100.840	100.789	
3.250	100.865	100.861	100.809	3.250	101.425	101.422	101.365	3.250	101.190	101.182	101.126	
3.375	101.132	101.128	101.072	3.375	101.738	101.736	101.674	3.375	101.524	101.518	101.457	
3.500	101.403	101.399	101.338	3.500	102.050	102.051	101.983	3.500	101.857	101.854	101.787	
3.625	101.675	101.672	101.605	3.625	102.364	102.366	102.293	3.625	102.191	102.190	102.118	
3.750	101.907	101.905	101.833	3.750	102.648	102.652	102.573	3.750	102.492	102.492	102.415	
3.875	102.136	102.133	102.056	3.875	102.930	102.934	102.851	3.875	102.791	102.793	102.710	
4.000	102.361	102.358	102.276	4.000	103.213	103.218	103.129	4.000	103.089	103.093	103.005	
4.125	102.587	102.585	102.497	4.125	103.497	103.500	103.410	4.125	103.390	103.394	103.301	
4.250	102.803	102.800	102.707	4.250	103.500	103.500	103.500	4.250	103.500	103.500	103.493	
4.375	103.017	103.014	102.915	4.375				4.375	103.500	103.500	103.500	
4.500	103.230	103.227	103.123	4.500				4.500				
4.625	103.444	103.440	103.331	4.625				4.625				
4.750	103.500	103.500	103.499	4.750				4.750				
4.875	103.500	103.500	103.500	4.875				4.875				
5.000				5.000				5.000				
5.125				5.125				5.125				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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Effective: 8/28/19 11:51 AM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			6.125					

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5						3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5						3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875			6.000			6.000			6.000					

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
LTV > 80% w/No MI (in addition to above adjustments)							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a